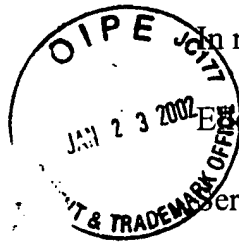


Docket No. C1TI0230

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Patent Application of

Esen BARBARA, et al.

Serial No.: 09/903,284

Filed: July 11, 2001

For: METHOD AND SYSTEM FOR ON-LINE PAYMENTS

Group Art Unit: 2164

Examiner: To Be Assigned

RECEIVED

JAN 25 2002

Technology Center 2100

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Commissioner of Patents
Washington, D.C. 20231

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, Applicants, through its attorneys, hereby bring to the attention of the Examiner the references noted on the attached Form PTO-1449.

The last (4) four references cited on the attached Form PTO-1449 include information from the following web sites: www.affi.net; www.maritz.com; www.ecount.com; and www.bankone.com/presents/emoneymail/home/default.asp. While we have some indication that these web sites may have existed in October of 2000, we do not have copies of any documents to this effect. As such, we are submitting herewith documents printed from the web sites in January of 2002, to comply with the Patent Office disclosure requirements. We invite the Examiner to contact the undersigned should he/she require further information.

Since these references are being submitted before the First Office Action, no fees are believed to be due. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

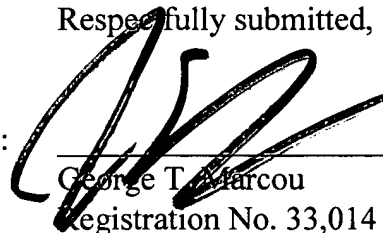
The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) and 1.106(b) conferring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Date:

1/22/02

Respectfully submitted,

By:


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